

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

AUREN BOWND

(b) County of Residence of First Listed Plaintiff _____

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire
Kimmel & Silverman, P.C.
30 E. Butler Pike
Ambler, PA 19002
(215) 540-8888

DEFENDANTS

NCO FINANCIAL SYSTEMS, INC.

County of Residence of First Listed Defendant _____

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|-----------------------------------------|----------------------------|----------------------------|----------------------------------------------------------------------|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated <i>or</i> Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated <i>and</i> Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition		

V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from another district (specify)
- ☐ 6 Multidistrict Litigation
- ☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. § 1692

Brief description of cause:
Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S)**

(See instructions):

JUDGE

DOCKET NUMBER

Explanation:

DATE

SIGNATURE OF ATTORNEY OF RECORD

08/29/2013

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 400 Senator Avenue, Sacramento, CA 95833

Address of Defendant: 507 Prudential Road, Horsham, PA 19044

Place of Accident, Incident or Transaction: _____

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____ Judge _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases
(Please specify) 15 U.S.C. § 1692

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases
(Please specify) _____

ARBITRATION CERTIFICATION

(Check Appropriate Category)

I, Craig Thor Kimmel, counsel of record do hereby certify:

- ☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;
- ☐ Relief other than monetary damages is sought.

DATE: 08/29/2013

Craig Thor Kimmel

Attorney-at-Law

57100

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 08/29/2013

Craig Thor Kimmel

Attorney-at-Law

57100

Attorney I.D.#

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

LAUREN BOWNDS	:	CIVIL ACTION
	:	
v.	:	
	:	
NCO FINANCIAL SYSTEMS, INC.	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (x)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

<u>08/29/2013</u>	<u>Craig Thor Kimmel</u>	<u>Lauren Bownds</u>
Date	Attorney-at-law	Attorney for
<u>215-540-8888</u>	<u>877-788-2864</u>	<u>kimmel@creditlaw.com</u>
Telephone	FAX Number	E-Mail Address

)
)
)
) **Case No.:**
)
) **COMPLAINT AND DEMAND FOR**
) **JURY TRIAL**
)
) **(Unlawful Debt Collection Practices)**

1 U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising
2 under the laws of the United States.

3
4 3. Defendant has its corporate headquarters and conducts business in the
5 Commonwealth of Pennsylvania and as such, personal jurisdiction is established.

6 4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(1).

7
8 **PARTIES**

9 5. Plaintiff is a natural person residing in Sacramento, California 95833.

10 6. Plaintiff is a “consumer” as that term is defined by 15 U.S.C.
11 §1692a(3).

12
13 7. Defendant is a national debt collection company with its corporate
14 headquarters located at 507 Prudential Road, Horsham, Pennsylvania 19044.

15 8. Defendant is a “debt collector” as that term is defined by 15 U.S.C.
16 §1692a(6), and repeatedly contacted Plaintiff in an attempt to collect a debt.

17
18 9. Defendant acted through its agents, employees, officers, members,
19 directors, heirs, successors, assigns, principals, trustees, sureties, subrogees,
20 representatives, and insurers.

21 **FACTUAL ALLEGATIONS**

22
23 10. At all pertinent times hereto, Defendant was hired to collect a
24 consumer debt and attempted to collect that debt from Plaintiff.

25 11. Defendant collects, and attempts to collect, debts incurred, or alleged

1 to have been incurred, for personal, family, or household purposes on behalf of
2 creditors using the U.S. Mail, telephone and/or internet.

3
4 12. The debt Defendant was seeking to collect, an AES private student
5 loan, was incurred for a personal, family, and/or household purposes.

6 13. Beginning in April 2013, and continuing through June 2013,
7 Defendant continuously contacted Plaintiff on her cellular telephone seeking and
8 demanding payment of an alleged debt.
9

10 14. Defendant called Plaintiff's cellular telephone, on average, at least
11 once a day.

12 15. In those instances when Plaintiff spoke with Defendant, its collectors
13 threatened to garnish her wages if she did not make payment on the debt.
14

15 16. Further, Defendant advised Plaintiff to "Google what could happen"
16 if she did not pay the debt.
17

18 17. Upon information and belief, Defendant could not legally take and/or
19 did not intend to take such actions at that the time that it made the threats, as
20 evidenced, in part, by Defendant not having taken any of the threatened actions
21 against Plaintiff more than three (3) months later.
22

23 18. Rather, Defendant's collectors made threats with the intent to abuse,
24 annoy, intimidate and scare Plaintiff, believing that she would pay the alleged debt
25 rather than have her wages garnished and/or legal action to be taken.

1 19. Further, in another conversation, Defendant deceptively identified
2 itself as "National Collegiate Trust," and then later advised that the collector was
3 calling from "NCO Financial Systems."

4
5 20. Additionally, in its attempts to collect a debt, Defendant obtained
6 Plaintiff's mother's credit report and disclosed her mother's credit score to her.
7 Further, Defendant claimed that Plaintiff's non-payment of the alleged debt would
8 further ruin her mother's credit score.
9

10 21. Also, Defendant told Plaintiff that her mother had a bankruptcy on
11 her credit report, which had no purpose other than to shame and embarrass
12 Plaintiff.
13

14 22. Also, Defendant claimed that Plaintiff owed more than \$29,000.00,
15 when the actual amount of the alleged debt was \$13,000.00. Upon information
16 and belief, the amount Defendant was seeking to collect included additional fees
17 and charges which were not authorized by the agreement creating the debt.
18

19 23. Lastly, in its attempts to collect a debt, Defendant failed to send
20 Plaintiff written notification of her rights to dispute the debt and/or seek
21 verification of the alleged debt, as well as providing her with the name of the
22 original creditor and the amount of the debt.
23

24 24. To date, Plaintiff has never received any written correspondence from
25 Defendant related to the alleged debt.

1 25. Defendant's actions in collecting a debt were abusive, harassing and
2 deceptive.

3
4 **DEFENDANT VIOLATED THE**
5 **FAIR DEBT COLLECTION PRACTICES ACT**

6 **COUNT I**

7 26. Defendant's conduct, as detailed in the preceding paragraphs, violated
8 15 U.S.C. §§1692d, 1692d(5) and 1692d(6).

9 a. A debt collector violates §1692d of the FDCPA by engaging in
10 conduct of the natural consequence of which is to harass, oppress,
11 or abuse any person in connection with the collection of a debt.

12 b. A debt collector violates §1692d(5) of the FDCPA by causing a
13 telephone to ring or engaging any person in telephone conversation
14 repeatedly or continuously with the intent to annoy, abuse, or
15 harass any person at the called number.

16 c. A debt collector violates §1692d(6) of the FDPCA by placing
17 telephone calls without the meaningful disclosure of its identity.

18 d. Here, Defendant violated §§1692d, 1692d(5) and 1692d(6) by
19 continuously calling Plaintiff's cellular telephone on average at
20 least once a day, with the intent to annoy, abuse, and harass
21 Plaintiff as well as calling Plaintiff and failing to disclose its true
22 identity.
23
24
25

COUNT II

27. Defendant's conduct, as detailed in the preceding paragraphs, violated 15 U.S.C. §§1692e, 1692e(2)(A), 1692e(4), 1692e(5), 1692e(7), 1692e(10) and 1692e(14) of the FDCPA.

- a. A debt collector violates §1692e of the FDCPA by using false, deceptive or misleading representations or means in connection with the collection of any debt.
- b. A debt collector violates §1692e(2)(A) of the FDCPA by falsely representing the character, amount or legal status of any debt.
- c. A debt collector violates §1692e(4) of the FDCPA by falsely representing or implying that nonpayment of any debt will result in the garnishment of wages of any person unless such action is lawful and the debt collector or creditor intends to take such action.
- d. A debt collector violates §1692e(5) by threatening to take any action that cannot legally be taken or that is not intended to be taken.
- e. Section 1692e(10) of the FDCPA prohibits debt collectors from using any false representations or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.

1 f. A debt collector violates §1692e(14) of the FDCPA by using any
2 business, company or organization name other than the true name
3 of the debt collector's business, company, or organization.
4

5 g. Here, Defendant violated §§1692e, 1692e(2)(A), 1692e(4),
6 1692e(5), 1692e(10) and 1692e(14) of the FDCPA by threatening
7 to garnish Plaintiff's wages if she did make a payment on the
8 alleged debt and implying to take legal action against Plaintiff for
9 nonpayment of the debt when it did not intend to take such actions;
10 identifying itself as another company; and collecting an amount
11 which Plaintiff did not owe.
12
13

14 **COUNT III**

15 28. Defendant's conduct, as detailed in the preceding paragraphs, violated
16 15 U.S.C. §§1692f and 1692f(1) of the FDCPA.
17

18 a. A debt collector violates §1692f of the FDCPA by using unfair or
19 unconscionable means to collect or attempt to collect any debt.

20 b. A debt collector violates §1692f(1) of the FDCPA by collecting an
21 amount (including any interest, fee, charge, or expense incidental
22 to the principal obligation) unless such amount is expressly
23 authorized by the agreement creating the debt or permitted by law.
24

25 c. Here, Defendant violated §§1692f and 1692f(1) of the FDCPA

1 engaging in other unfair and unconscionable debt collection
2 practices, including running Plaintiff's mother's credit report and
3 telling Plaintiff that her mother had filed for bankruptcy and her
4 non-payment of the debt would hurt her mother's credit score as
5 well as collecting an amount more than what was owed on the
6 account.
7

8 9 **COUNT IV**

10 29. Defendant's conduct, as detailed in the preceding paragraphs, violated
11 15 U.S.C. §1692g(a).

12 a. A debt collector violates §1692g(a) of the FDCPA by failing to
13 send to the consumer, within five days after its initial
14 communication with a consumer in connection with the collection
15 of a debt, a written notice containing: (1) the amount of the debt;
16 (2) the name of the creditor to whom the debt is owed; (3) a
17 statement that unless the consumer, within thirty days after receipt
18 of the notice, disputes the validity of the debt, or any portion
19 thereof, the debt will be assumed to be valid by the debt collector;
20 (4) a statement that if the consumer notifies the debt collector in
21 writing within the thirty-day period that the debt, or any portion
22 thereof, is disputed, the debt collector will obtain verification of
23
24
25

1 the debt or a copy of a judgment against the consumer and a copy
2 of such verification or judgment will be mailed to the consumer by
3 the debt collector; and (5) a statement that, upon the consumer's
4 written request within the thirty-day period, the debt collector will
5 provide the consumer with the name and address of the original
6 creditor, if different from the current creditor.
7

- 8
- 9 b. Here, Defendant violated §1692g of the FDCPA by failing to send
10 written notification, within five (5) days after its initial
11 communication with Plaintiff, advising Plaintiff of his rights to
12 dispute the debt or request verification of the debt or providing him
13 with the name of the original creditor and the amount of the debt.
14

15 WHEREFORE, Plaintiff, LAUREN BOWNDS, respectfully prays for a
16 judgment as follows:

- 17
- 18 a. All actual damages suffered pursuant to 15 U.S.C. § 1692k(a)(1);
- 19 b. Statutory damages of \$1,000.00 for the violation of the FDCPA
20 pursuant to 15 U.S.C. § 1692k(a)(2)(A);
- 21 c. All reasonable attorneys' fees, witness fees, court costs and other
22 litigation costs incurred by Plaintiff pursuant to 15 U.S.C.
23 §1693k(a)(3); and
- 24
- 25 d. Any other relief deemed appropriate by this Honorable Court.

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, LAUREN BOWNDS, demands a jury trial in this case.

RESPECTFULLY SUBMITTED,

Date: _____

By: _____

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